IN THE CLAIMS:

Please cancel claims 2-4, 9-11, 15-16, and 19-20.

Please amend claims 1, 7, 8, 14, 18 and 21-24 as follows:

1. (AMENDED) A method for electronically paying bills using a plurality of network stations, each representing a different one of a plurality of users including payers and payees, the payers and the payees having associated payment accounts and deposit accounts, comprising the steps of:

receiving, at a central station, a first instruction, from a first of the plurality of user stations representing a first of the payers, to make payment of a first bill of a first of the payees;

generating, in accordance with the received first instruction, a directive to transfer funds to a first of the deposit accounts which is associated with the first payee;

generating remittance information associated with payment of the first bill;

storing the remittance information in a central database so as to be accessible to a second of the plurality of user stations representing the first payee;

receiving, at the central station, a request, from the second user station, to access the stored remittance information; and

transmitting, responsive to the receipt of the access request, the stored remittance information to the second user station;

wherein the directive to transfer funds is transmitted after receipt of the access request.

7. (TWICE AMENDED) A system for electronically paying bills using a network having a plurality of user stations, each representing a different one of a plurality of users

including payers and payees, the plurality of different users having associated payment accounts and deposit accounts maintained at a plurality of financial institutes, comprising:

a processor configured to receive an instruction, from a first of the plurality of user stations representing a first of the payers, to make payment of a first bill to a first of the payees, to transmit a directive to transfer funds to a first of the deposit accounts associated with the first payee in accordance with the received instruction to pay the first bill, and to generate remittance information associated with payment of the first bill; and

a central database configured to store the remittance information so as to be accessible to a second of the plurality of user stations representing the first payee;

wherein the processor is further configured to receive a request to access the remittance information from the second user station, to retrieve the remittance information from the central database based upon the received access request, to transmit the retrieved remittance information to the second user station, and to transmit the directive after the receipt of the request to access the remittance information.

8. (AMENDED) A system according to claim 7 wherein the processor is further configured to transmit the directive to a financial institute.

14. (TWICE AMENDED) An electronic bill paying network having a plurality of users including payers and payees, each of the payers having a different payment account, and each of the payees having a different deposit account, comprising:

a communications network;

a first plurality of network stations, representing a first plurality of users, and configured to connect to the communications network and to transmit instructions, via the communications network, to make payments of bills;

a central network station connected to the communications network, and configured to receive the transmitted instructions, to generate directives to transfer funds to a plurality of different deposit accounts based upon the received instructions, to generate remittance information associated with payment of the bills, and to store the remittance information; and

a second plurality of network stations, representing a second plurality of users, and configured to connect to the communications network and transmit requests, via the communications network, to access the stored remittance information;

wherein the central network station is further configured to receive the transmitted requests to access the remittance information, to retrieve the stored remittance information in response thereto, to transmit, via the communications network, the retrieved remittance information to the second plurality of network stations, and to generate each of the directives to transfer the funds in payment of a particular one of the bills to which the directive relates only after the receipt of the request to access the remittance information associated with the payment of that particular bill.

18. (AMENDED) An article of manufacture for electronically paying bills of a plurality of payers to a plurality of payees, each of the plurality of payers having a respective payment account and each of the plurality of payees having a respective deposit account, comprising:

a computer readable storage media; and

computer programming stored on the storage media, wherein the stored computer programming is configured to be readable from the computer readable storage medium by a computer and thereby cause the one or more computers to operate so as to:

generate a directive to transfer funds to a first deposit account of a first of the plurality of payees maintained at a second of the plurality of financial institutes in payment of a first bill, based upon an instruction of the first payer to make payment of the first bill to the first payee;

generate remittance information associated with payment of the first bill by the transfer of funds;

store the remittance information in a central database so as to be accessible to the first payee;

retrieve the stored remittance information responsive to a request to access the remittance information from the first payee;

transmit the retrieved remittance information to the first payee; and

transmit the directive to transfer funds only after the receipt of the request to access the remittance information.

21. (AMENDED) A method according to claim 1, further comprising:

transmitting the directive to a financial institute;

wherein the directive directs the financial institute to transfer funds to the first deposit account.

5

22. (AMENDED) A system according to claim 8, wherein the directive directs the financial institute to transfer funds to the first deposit account.

23. (AMENDED) A network according to claim 14, wherein:

each of the generated directives directs a financial institute to transfer funds to a deposit account; and

the central network station is further configured to transmit each of the generated directives to the financial institute.

24. (AMENDED) An article of manufacture according to claim 18, wherein the stored computer programming is further configured to be readable by the computer to thereby cause the computer to operate so as to:

transmit the directive to a financial institute;

wherein the directive directs the financial institute to transfer funds to the first deposit account.